



Order Filed on August 23, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

Caption is in Compliance with D.N.J.L.B.R. 9004-1  
Lavin, Cedrone, Graver, Boyd & DiSipio  
1300 Route 73, Suite 307  
Mt. Laurel, New Jersey 08054  
Regina Cohen, Esquire  
Attorneys for Ally Capital  
[rcohen@lavin-law.com](mailto:rcohen@lavin-law.com)

*In Re:*

STEVEN D. OWENS, SR.

Debtor

Case No.: 19-27238-ABA

Hearing Date: N/A


Judge: Andrew B. Altenburg Jr.

Chapter: 13

**CONSENT ORDER RESOLVING  
CREDITOR, ALLY CAPITAL'S MOTION FOR RELIEF  
FROM STAY AND MOTON FOR RELIEF FROM CO-DEBTOR STAY**

The relief set forth on the following page, numbered two (2) through five (5) is hereby ORDERED.

**DATED: August 23, 2021**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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Debtor: Steven D. Owens, Sr.

Case No.: 19-27238-ABA

Caption of Order: CONSENT ORDER RESOLVING CREDITOR, ALLY CAPITAL'S  
MOTION FOR RELIEF FROM STAY AND MOTION FOR RELIEF FROM CO-DEBTOR  
STAY

This Consent Order is entered into by and between the Debtor Steven D. Owens, Sr., by and through his counsel, Victor Druziako, Esquire, and the Law Offices of Victor Druziako, PC and Ally Capital, by and through its counsel, Regina Cohen, Esquire and the Law Offices of Lavin, Cedrone, Graver, Boyd & Disipio, in order to resolve Ally Capital's Motion for Relief from Stay and Motion for Relief from Co-Debtor Stay filed with this Court on July 19, 2021.

AND NOW COMES Ally Capital, by and through their counsel, and state as follows:

Steven Owens (the "Debtor") and Renee E. Leonard (the "Co-Debtor") financed the purchase of a 2017 Mitsubishi Outlander, VIN: JA4AZ3A38HZ024598 (the "Vehicle") pursuant to the terms of a Retail Installment Sale Contract dated November 13, 2017 (the "Contract") which has been assigned to Ally Capital.

Pursuant to the Contract, Ally Capital maintains a perfected security interest in and to: (a) the Vehicle; (b) accessories, equipment and replacement parts installed in the Vehicle; and (c) service contracts on the Vehicle.

The Debtor desires to retain possession of the Vehicle and provide adequate protection for Ally Capital's interest in the Vehicle.

It is hereby stipulated and agreed by and between Debtor and Ally Capital as follows:

**ORDERED** that the Debtor is \$4,816.15 in post-petition arrears through and including the July 28, 2021 due payment. The Debtor acknowledges his account is in post-petition arrears in the amount of \$4,816.15 through and including the July 28, 2021 due payment.

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Debtor: Steven D. Owens, Sr.

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**ORDERED** that the Debtor shall cure the post-petition arrears in the amount of \$4,816.15 by paying an additional payment of \$802.70 (which, along with the regular contractual payment due in the amount of \$620.61, will result in a total payment of \$1,423.31) monthly for six (6) months commencing with a payment due on or before August 28, 2021 and ending with a payment due on or before January 28, 2022. Said payment shall be forwarded to: Ally Capital, Payment Processing Center, P.O. Box 78234, Phoenix, AZ 85062-8234.

**ORDERED** that the Debtor shall reimburse Ally Capital the \$500.00 fees and costs of its motion through the Chapter 13 Plan, and Debtor will take the necessary action to effectuate this payment.

**ORDERED** that the Debtor shall resume making regular monthly contractual payments in the amount of \$620.61 each, commencing with the payment due on or before February 28, 2022. Pursuant to the Contract, a late charge may be assessed for any payment not received in full within ten (10) days after it is due. Said payments shall be forwarded to: Ally Capital, Payment Processing Center, P.O. Box 78234, Phoenix, AZ 85062-8234.

**ORDERED** that the Debtor shall make the August 28, 2021 cure payment and all future payments on time. Said payments shall be forwarded to: Ally Capital, Payment Processing Center, P.O. Box 78234, Phoenix, AZ 85062-8234.

**ORDERED** that all payments shall be made payable to Ally Capital and include Debtor's account number.

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**ORDERED** that the Debtor hereby agrees to maintain insurance coverage in such types and amounts as are required by the Contract until such time as all amounts due Ally Capital under the Contract are paid in full.

**ORDERED** if Debtor and/or Co-Debtor fail to comply with any of the stipulated terms herein, or if Debtor and/or Co-Debtor fail to make payments within ten (10) days of due date, or if Debtor fails to make trustee payments when due, Ally Capital will give Debtor, Debtor's counsel and Co-Debtor notice by facsimile, first class mail or e-mail. Debtor and/or Co-Debtor will have ten (10) days to bring the account current. If the account is not brought current within the ten (10) day period, Ally Capital may be granted relief from the automatic stay imposed by 11 U.S.C. §362 with respect to the Vehicle as to the Debtor and relief from the Co-Debtor stay imposed by 11 U.S.C. §1301(c) as to the vehicle and Co-Debtor upon filing a Certification of Counsel that Debtor and/or Co-Debtor are in default, together with a proposed Order to the Bankruptcy Court, and serving copies of the same upon the Debtor, Co-Debtor, Debtor's counsel and Chapter 13 Trustee. It is also expressly understood that the notice and cure period provided herein, only applies with respect to Ally Capital's ability to obtain relief from the automatic stay in this bankruptcy case and does not in any way apply to or restrict Ally Capital's ability to pursue its rights pursuant to the Contract.

**ORDERED** that if for any reason Debtor(s)' case is closed, terminated, dismissed or converted, the parties hereto agree and acknowledge that the terms of this agreed/stipulated order will be null and void and the parties are returned to the status quo with their respective rights under state law and the Contract.

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Debtor: Steven D. Owens, Sr.

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**ORDERED** that this Consent Order may be executed by facsimile and such facsimile signatures shall be deemed as originals.

**ORDERED** that the signature pages of this Consent Order may be executed in counterpart and all such signature pages, when attached, shall become part of the original Consent Order.

/s/ Regina Cohen

Regina Cohen, Esquire  
Attorney for Ally Capital



Victor Druziako, Esquire  
Attorneys for Debtor

In re:  
Steven D. Owens, Sr.  
Debtor

Case No. 19-27238-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Aug 23, 2021

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2021:

Recip ID	Recipient Name and Address
db	+ Steven D. Owens, Sr., 31 Lawrence Rd., Bridgeton, NJ 08302-4601

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 25, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Michael R. DuPont	on behalf of Creditor United Teletech Financial Federal Credit Union dupont@redbanklaw.com john@redbanklaw.com
Rebecca Ann Solarz	on behalf of Creditor M&T Bank rsolarz@kmlawgroup.com
Regina Cohen	on behalf of Creditor Ally Capital rcohen@lavin-law.com ksweeney@lavin-law.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-1

User: admin

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Date Rcvd: Aug 23, 2021

Form ID: pdf903

Total Noticed: 1

Victor Druziako

on behalf of Debtor Steven D. Owens Sr. bkdruziako@aol.com

TOTAL: 7